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Form finmgtc

### UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 17-22925-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Abilio Pereira DeBarros
30 Cypress Drive
Parlin, NJ 08859

Paula Cristina Barros
30 Cypress Drive
Parlin, NJ 08859

Social Security No.:

xxx-xx-0730 xxx-xx-2161

Employer's Tax I.D. No.:

# NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: September 25, 2017

JAN: admi

Jeanne Naughton Clerk

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Certificate of Notice Page 2 of 2
United States Bankruptcy Court
District of New Jersey

In re:
Abilio Pereira DeBarros
Paula Cristina Barros
Debtors

Case No. 17-22925-MBK Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Sep 25, 2017

Form ID: finmgtc Total Noticed: 3

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2017.

db/jdb +Abilio Pereira DeBarros, Paula Cristina Barros, 30 Cypress Drive, Parlin, NJ 08859-1114

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 25 2017 22:10:27 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 25 2017 22:10:27 United States Trustee,

Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2017 Signature: <u>/s/Joseph Speetjens</u>

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Steven J. Abelson on behalf of Debtor Abilio Pereira DeBarros sjaesq@atrbklaw.com, atrbkl@gmail.com;r49787@notify.bestcase.com

Steven J. Abelson on behalf of Joint Debtor Paula Cristina Barros sjaesq@atrbklaw.com, atrbkl@gmail.com;r49787@notify.bestcase.com

U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5